

SYSTEMS, METHODS AND COMPUTER PROGRAM PRODUCTS FOR PRODUCING NARRATIVE FINANCIAL ANALYSIS REPORTS

Abstract of the Disclosure

Systems, methods, and computer program products for generating narrative analyses of financial statements of various business entities are provided. A data processing system, such as a web server receives financial and/or other information about a business entity for one or more selected time periods. A set of financial values are calculated for the received financial information for each of the selected time periods. Each financial value in a set is calculated from a respective one of a plurality of financial formulas. At least one of the financial values in each set is compared with one or more financial values associated with other business entities within a selected industry. A score is assigned to one or more of the financial values in each set, wherein each assigned score reflects an assessment of financial performance of the business entity relative to other business entities within the selected industry. One or more portions of stored text that are associated with one or more combinations of assigned scores are then selected from a database. A document is built from the one or more portions of selected text to generate a narrative financial analysis report for the business entity.